

Amendments to the Specification:

Please amend the Abstract of the Disclosure, as follows:

--Abstract

There is provided a system and method ~~that makes available to a specific group of consumers a financial card that provides~~offering the services that existing debit and credit cards offer today; with the exception that instead of paying interests and fees to credit lenders, the consumer who uses this ~~card~~system agrees to pay himself ~~or herself~~ for the use of his ~~or her~~ own funds. ~~In other words, with~~ With this service, a consumer ~~who has~~having savings in a bank account ~~(in this case a credit line) and elects this service,~~ can make debit transactions against his ~~or her~~ own account and repay himself ~~or herself~~ for the use of the funds, plus finance charges (interests) if payments are late. ~~Thus it~~This system gives the consumer the option to increase wealth, while keeping out of and at the same time keep from going into more debt, and provides. ~~The services offered by this financial card also include~~ a safe alternative to cash; a means of building credit history; an option ~~when having to bail out of~~ for emergencies; a flexible alternative when cash or checks are not accepted; and ~~ansavings from having to stock up on~~ traveler's checks or cash when one travels; implicit guarantee of satisfaction because as a consumer one can stop payment.--